

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:

CARLOS RUBEN RUIZ ORTIZ

DEBTOR

CASE NO. 19-04967/EAG

CHAPTER 13

**DEBTOR'S NOTICE OF FILING OF *AMENDED SCHEDULES "I" and "J"***  
**OFFICIAL FORMS 106I & 106J**

**TO THE HONORABLE COURT:**

**COMES NOW, CARLOS RUBEN RUIZ ORTIZ**, the Debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The Debtor is hereby submitting ***Amended Schedule "I" and "J"***, dated November 27, 2023, herewith and attached to this motion.
2. The amended Schedules "I" and "J" is filed **to inform the Debtor's actual income and expenses, in the above captioned case.**

**NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(B)**

**Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.**

## **CERTIFICATE OF SERVICE**

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and to all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtor and to all creditors and interested parties appearing in the master address list (CM/ECF non-participants), hereby attached.

**RESPECTFULLY SUBMITTED.** In San Juan, Puerto Rico, this 27<sup>th</sup> day of November, 2023.

**/s/Roberto Figueroa Carrasquillo**

USDC #203614

RFIGUEROA CARRASQUILLO LAW OFFICE PSC

ATTORNEY FOR THE DEBTOR

PO BOX 186 CAGUAS PR 00726

TEL. NO. 787- 744-7699/787-963-7699

EMAIL: [rfc@rfigueroalaw.com](mailto:rfc@rfigueroalaw.com)

## Fill in this information to identify your case:

Debtor 1 CARLOS RUBEN RUIZ ORTIZ

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Employment

## 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

## Employment status

## Debtor 1

- ☒ Employed
- ☐ Not employed

## Occupation

Agent

## Employer's name

Policia de Puerto Rico

## Employer's address

PO Box 70166  
San Juan, PR 00936-4166

## Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

How long employed there? 35 years

## Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 4,296.92 \$ N/A

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ N/A

4. Calculate gross income. Add line 2 + line 3.

4. \$ 4,296.92 \$ N/A



Debtor 1 CARLOS RUBEN RUIZ ORTIZ

Case number (if known) \_\_\_\_\_

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here .....	4. \$ 4,296.92	\$ N/A
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 510.12	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 56.84	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 20.00	\$ N/A
5h. Other deductions. Specify: <u>Ahorros-AEELA</u>	5h. + \$ 127.26	+ \$ N/A
Ases	\$ 0.00	\$ N/A
Asoc Fupo	\$ 0.00	\$ N/A
Fdo Benef Unido	\$ 0.00	\$ N/A
Penali	\$ 0.00	\$ N/A
Retiro	\$ 98.82	\$ N/A
Prestamo AEELA	\$ 0.00	\$ N/A
Prst Culturales	\$ 0.00	\$ N/A
Seg Incap Retiro	\$ 0.00	\$ N/A
Seg Asoc Empl	\$ 0.00	\$ N/A
5 Star Life	\$ 0.00	\$ N/A
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 813.04	\$ N/A
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 3,483.88	\$ N/A
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: _____	8h. + \$ 0.00	+ \$ N/A
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.00	\$ N/A
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,483.88 + \$ N/A = \$ 3,483.88	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 3,483.88	Combined monthly income

Debtor 1 CARLOS RUBEN RUIZ ORTIZ

Case number (if known) \_\_\_\_\_

13. Do you expect an increase or decrease within the year after you file this form?

☒

No.

☐

Yes. Explain:

Fill in this information to identify your case:

Debtor 1

CARLOS RUBEN RUIZ ORTIZ

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: 

DISTRICT OF PUERTO RICO

Case number

(If known)

Check if this is:

☒ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

☐ No

☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	17	<input checked="" type="checkbox"/> Yes
Spouse	39	<input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$889.00

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$50.00

4d. Homeowner's association or condominium dues

4d. \$0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$0.00



Debtor 1 CARLOS RUBEN RUIZ ORTIZ

Case number (if known) \_\_\_\_\_

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ 190.00
6b. Water, sewer, garbage collection	6b. \$ 77.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 340.00
6d. Other. Specify: <u>Gas (stove &amp; dryer)</u>	6d. \$ 66.67
7. <b>Food and housekeeping supplies</b>	7. \$ 526.21
8. <b>Childcare and children's education costs</b>	8. \$ 215.00
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ 55.00
10. <b>Personal care products and services</b>	10. \$ 60.00
11. <b>Medical and dental expenses</b>	11. \$ 100.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 250.00
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ 55.00
14. <b>Charitable contributions and religious donations</b>	14. \$ 0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ 0.00
15b. Health insurance	15b. \$ 0.00
15c. Vehicle insurance	15c. \$ 0.00
15d. Other insurance. Specify: _____	15d. \$ 0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ 0.00
17b. Car payments for Vehicle 2	17b. \$ 0.00
17c. Other. Specify: <u>Home Water Filter System</u>	17c. \$ 90.00
17d. Other. Specify: _____	17d. \$ 0.00
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ 0.00
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ 0.00
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ 0.00
20b. Real estate taxes	20b. \$ 0.00
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e. Homeowner's association or condominium dues	20e. \$ 0.00
21. <b>Other:</b> Specify: _____	21. +\$ 0.00
22. <b>Calculate your monthly expenses</b>	
22a. Add lines 4 through 21.	\$ 2,963.88
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 2,963.88
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$ 3,483.88
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 2,963.88
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. \$ 520.00
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain here: _____	

**Fill in this information to identify your case:**

Debtor 1	<u>CARLOS RUBEN RUIZ ORTIZ</u>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF PUERTO RICO</u>			
Case number			
(if known)			

☒ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/Carlos Ruben Ruiz Ortiz  
CARLOS RUBEN RUIZ ORTIZ  
Signature of Debtor 1

Date November 27, 2023

X \_\_\_\_\_  
Signature of Debtor 2

Date \_\_\_\_\_



Label Matrix for local noticing  
0104-3  
Case 19-04967-EAG13  
District of Puerto Rico  
Old San Juan  
Mon Nov 27 13:40:48 AST 2023

US Bankruptcy Court District of P.R.  
Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901-1964

(p)PUERTO RICO TELEPHONE COMPANY DBA CLARO PR  
PO BOX 360998  
SAN JUAN PR 00936-0998

Departamento de Hacienda  
PO Box 9024140  
San Juan, PR 00902-4140

PayPal Credit CVSC/SYNCRB  
PO Box 960080  
Orlando, FL 32896-0080

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Synchr/ppmc  
PO Box 965005  
Orlando, FL 32896-5005

(p)T MOBILE  
C O AMERICAN INFOSOURCE LP  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

MONSITA LECAROS ARRIBAS  
OFFICE OF THE US TRUSTEE (UST)  
OCHOA BUILDING  
500 TANCA STREET SUITE 301  
SAN JUAN, PR 00901

(p)ASOCIACION DE EMPLEADOS DEL ELA  
ATTN IRITZA ORTIZ ECHEVARRIA  
PO BOX 364508  
SAN JUAN PR 00936-4508

COOPERATIVA A/CLAS PIEDRAS  
APARTADO 414  
LAS PIEDRAS PR 00771-0414

Coop A/C Las Piedras  
Apartado 100  
Las Piedras, PR 00771-0100

FIRST BANK  
CONSUMER SERVICE CENTER  
BANKRUPTCY DIVISION -CODE 248  
PO BOX 9146, SAN JUAN PR 00908-0146

Pentagon Federal Cr Un  
1001 N Fairfax St  
Alexandria, VA 22314-1797

SEA US Small Business Administration  
PO Box 3918  
Portland, OR 97208-3918

Synchrony Bank  
c/o of PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

World Financial Corporation  
PO Box 364027  
San Juan, PR 00936-4027

OSMARIE NAVARRO MARTINEZ  
CHAPTER 13 TRUSTEE  
PO BOX 9024062  
SAN JUAN, PR 00902-4062

FIRSTBANK PR  
PO BOX 9146  
SAN JUAN, PR 00908-0146

Citi  
PO Box 6190  
Sioux Falls, SD 57117-6190

DEPARTMENT OF TREASURY  
BANKRUPTCY SECTION 424 B  
PO BOX 9024140  
SAN JUAN, PR 00902-4140

(p)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

Pentagon Federal Cr Un  
PO Box 1432  
Alexandria, VA 22313-1432

Synchr/netwrk  
C/o  
PO Box 965036  
Orlando, FL 32896-5036

T Mobile/T-Mobile USA Inc  
by American InfoSource as agent  
PO Box 248848  
Oklahoma City, OK 73124-8848

CARLOS RUBEN RUIZ ORTIZ  
BRISAS EMAJAGUAS  
33 FLAMBOYAN ST  
MAUNABO, PR 00707-3803

ROBERTO FIGUEROA CARRASQUILLO  
PO BOX 186  
CAGUAS, PR 00726-0186

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AEELA  
PO BOX 364508  
SAN JUAN, PR 00936-4508

(d)AEELA  
PO Box 364508  
San Juan, PR 00936-4508

Claro  
PO Box 360998  
San Juan, PR 00936-0998

Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-9617

Portfolio Recovery Associates, LLC  
POB 12914  
Norfolk VA 23541

T-Mobile  
12920 SE 38th St # Stre  
Bellevue, WA 98006-1350

End of Label Matrix  
Mailable recipients 26  
Bypassed recipients 0  
Total 26